fortunate class, they grumble, and sigh, and groan, and make such an ado that the unhappy occupant feels as if he were the meanest person in the world, as well as the heaviest. When these fellows have no job they sit on the ground and gamble. They are exceedingly fond of it, and groups of them can be seen at any hour of the day eagerly engaged in pitching coppers or

throwing dice. THE MOUNTAINS AT THEIR BEST.

Only at incervals during the rainy season do the far-famed Himalayas appear in their grandeur and majesty. We had the great pleasure of seeing them one morning at sunrise. The long range of snow-capped mountains, forty miles away, stretched out before our delighted visions, Kinkinjungs standing in the center high above his fellows, the other peaks extending as far us the eye could reach on either side, in gradually lessening size. There were lower hills nearer to us, and all were covered with the unbroken, spotless snow, sparkling and glistening, while the edges and tips were turned into purest gold by the beams of the rising sun. Behind the range the sky was undimmed by a single cloud, and of clearest, brightest blue, throwing out the mountains, with their showy summits, in sharp and beautiful relief. It was a sight never to be forgotten. No words can describe its magnificence and glory. We seemed, indeed, to be looking on the everlasting hills and into the eternal city.

Mount Everest is not visible at Darjec-ling. A long, hard climb of six miles, to Tiger hill, is necessary to reach a point where it can be seen. On account of the rain, the ladies of the party did not attempt the trip, but my husband walked twice to the place, and the second time was rewarded with what seemed to him a glimpse into Paradise. Mount Everest, king of mountains, rising still higher than Kinkinjunga, his majestic snow-covered head, added another charm to the scene of enchantment. It was a vision more grand and glorious than he had ever seen before. A stay of weeks and months could not exhaust the beauties and delights of this mountain retreat, but duty calls and we must go. The journey down was even more fascinating than the ride up. With our faces toward the plains, we were continually catching glimpses of them, lying peacefully in the bright sunshine. We were forcibly reminded of the words of the

O'er all those wide, extended plains, Shines one eternal day.

familiar hymn:

Little children ran along the side of the ear, offering flowers, and fruit, and ferns. dirty little hands, begged for "pee" in sweet voices, their black eyes shining with expectation. And when some one threw out a handful of coppers, what a scramble there was!

We ran into a heavy rain, and scores of tiny streams and waterfalls poured down the hillside, and, joining their forces, flooded the track till it seemed as if we would all be washed away. No accident has ever occurred on this road, although there are every year dangerous land-slides, fortunately never happening while a train is passing. A short twenty foms, and here we are again in the heat and dust and crowded streets of this great city of Cal-MRS. SAMUEL MERRILL.

HER AWFUL PREDICAMENT.

The Odd Adventure of a Hartford Man in a New York Hotel. Hartford Daily Times.

The folly and danger to life of the latest style of the dress-maker's art was very unexpectedly and alarmingly illustrated by the experience of one of Hartford's wellknown business men the other day while on a business trip to New York. The day was hot, business cares had been laborious, and our business friends lay down after lunch for a nap, being desirous of refreshing himself before going to an evening dinner party. His room at one of New York's elegant up-town hotels was cool and inviting. In his hurry to make the most of time at his disposal he failed to lock the door, quickly going to sleep in his shirtsleeves. His awakening was sudden. A handsomely dressed woman stood at the foot of the bed. "Is there anybody in this room?" was her exclamation in a tone of entreaty.

Visions of black-mail colored the first thought of our Hartford friend. "Madam, you must leave my room at once," at the same time taking in the full, Juno-like bust and magnificent hipsand superb figure in a clinging skirt and glove-fitting waist. She looked as if she had been molded into the elegant silk she wore. "Indeed, sir, I am in a terrible agony. Please unbook my dress. Here in front; do please." This in agonizing tones that fairly made the gentlemen feel the horrible pain the lady was svidently suffering.

Before he could move she began to swav back and forth, and must have fallen if he had not caught her in his arms. She groaned and grew blue about the mouth, exclaiming, as the gentlemen laid her upon the lounge: "Take your knife and cut the dress open. I shall die!" At this juncture the chambermaid appeared in the door. The unknown lady again exclaimed: "Cut the dress open: call No. 200!" No. 200 was sent for, the maid and man both exerting their best strength in their fruitless endeavor to loosen the lady's dress. In was no use. The dress held together like the doors of a Marvin safe. The lady. in the meantime had fainted, and was still more blue about both lips. "Quick!" said our Hartford friend to the maid, I squeeze her to-

gether and you unhook her dress.' Raising the lady up from behind, and grasping her under the arms, he exerted his full strength in a long and desperate squeeze. The maid tugged at the hooks and eyes, and suddenly there was a snap-"a report;" said the gentlemen, "like the noise of the explosion of a half dozen parlor matches." The dress flew open just as No. 200, a fine looking gentlemen, appeared at the end of the lounge. He made an excla-mation: "What's the matter, Nell!" But Nell did not answer. It took some time to bring her back to consciousness. Explanation followed, and our Hartford friend retired amid a shower of thanks from Nell and her father.

BRIAN BORU PLAYED IT.

Story of the Irish Harp and Some Famous Players.

Of course the harp is the first of Irish in-struments, and was brought to Ireland by the first Milesian princes, about 1000 B. C. It came originally from Thebes, where several pictures of it have been discovered. One painted on a sepulchre wall shows its extreme length to have been six feet and a half, and number of strings thirteen. In another panel is seen one with only ten

These belong to the age of Sesostris, the tenth century before the Christian era. Old Thebes had been destroyed, but soon after rebuilt and adorned by Sesostris, between the reign of Menes and the first war of the Shepherds, about four thousand years before the Trojan war.

The ancient Irish harp was invariably strung with metal wires that would tax the fingers of modern players rather severely. A story, apropos to them, is told by Roches, the famous Italian barpist. Asked to play upon the Brian Boroimhe harp, in Dublin, he consented, but after he had fin-ished looking at his bruised fingers, he re-

"You Irish say that Brian had an arm of tron. I believe it, and am quite sure he had fingers of steel."

The most ancient harp in existence is now at Trinity College, Dublin. It is said to have belonged to Brian Boroumbe, King of Ireland, who was slain in battle with the Danes at Clontarf, near Dublin, A. D. 1014. It is thirty-two inches high, and has only one row of strings.

Casual Reflections.

Nothing makes us go to working the gold mines within us like adversity. The man who needs a newspaper the most is generally the first to stop it. Men who spend more for tobacco than than they give to the missionary cause

The man who is always around is the one who thinks he wouldn't have made the same mistake you did if he had been in your place. The real follower of Christ is always

never do the Lord much good by shouting

ready to go at his own expense. Jesus Christ never tried to make a bargain with any man to follow him at so much The devil is always sure of catching a

good many different kinds of fish when he baits with money. The world is full of people who would rather go to bell in their own way than go to heaven in your way.

hose that are printed in statute, book

HOW FOOT-BALL IS PLAYED

An Exciting Athletic Game Which Is Steadily Growing in Popular Favor.

The Qualifications Required in Order to Achieve Success in Different Positions on the Field-The Rules of the Game.

Herbert L. Doggett, in Kansas City Star. Foot-ball of to-day is a development from a game of brawn to a game of brains. For full ten years the foot-ball-players of New England and New Jersey struggled with the old English game of Rugby, about which the Duke of Wellington said so many fine things, until they evolved the present game of American Rugby, which resembles its ancestor about as much as a Gatling gun does a Waterloo cannon. But in its perfected and Americanized form the game, in three years, has obtained such an intense hold on the popular favor that we may now consider it the national autumnal sport.

Foot-ball is played on a marked field, 300 feet long by 160 feet wide, the shorter lines being goal lines, in the center of each of which are set two goal-posts, 1812 feet apart. The accompanying diagram will put the field before you:

Touch in Goal	In Goal. Goal line. Goal line.	Touch in Goal.		
	25-7srd-line limit 25-7srd-line limit (Gour.)			
In Touch.		In Touch. 830 feet.		
	25-yard-line limit of kick-out,			
Touch in Goal.	In Goal. Goal line. Goal line.	Touch in Goal.		

Now, if you wish to understand the game thoroughly, follow the plan of Captain Poe. the famous Princeton player, and get out your checker-board. Arrange two sets of

ve	n m	en in	the I	ollow	ing o	rder:	
	Left End	Left Tackle	Left Guard	Center	Right Guard	Right Tacklo	Right End
	۰	0		usher 0		۰	0
		- 10	Qua	rter B	ack.		

Left Half Back. Right Half Back.

Each of the players, as above-named, is supposed to be chosen for special qualifications. The center rusher is usually a big fellow, whose duty it is to keep the center of the rush-line impregnable when the opposing half-backs try to break through, and, together with one of the guarde, to make an opening when one of the halfbacks on his side has the ball and plunges at the line. The guards are also heavyweights, who support the center and prevent the opposing rushers from getting through upon the quarter-back when he is passing the ball back to the balf-backs. When the other side has the ball they must get through and stop the play if possible. The old guard dies, but never surrenders.

The tackles are more active players. They squirm and dive through the opposing line and are expected to tackle the half-backs before they can run with or kick the ball. They must always tackle low. The tackle, in general, does not follow the ball. He follows his man, so that when the ball is rapidly passed from the half-back to another no clear field is af-

The end rushers are "star" players, as they must be fast runners and indefatigable in their efforts to get down the field when the ball is kicked, in warding off opposing players when the half-back comes running around the end, in falling on the ball when it goes "in touch." and often the quarter-back passes the ball to the end rusher, who falls back a little instead of to the half-back.

The quarter-back has control of the whole game. He watches the strong and weak points of each side and controls the signals for plays. When the ball is put in play by the center rush, who kicks it or snaps it back, the quarter-back, who is right behind him, seizes the ball and passes it to but always to a man near a weak spot in the opposing team. When the other side has the ball he dashes about the rush line and finds an unexpected hole through which he goes like a flash, to the dismay of a carefully-planned "trick." A friend of mine says that if Napoleon were only living he would make the finest quarter-back ever

heard of. Of the half-backs one is usually a run ning half-back, the other a kicking half back. The positions are the most difficult to fill. The brunt of the work falls on them and it requires a peculiar quality of "sand," that prime requisite of a foot-ball player, to make a successful kick when a savage line of rushers is thundering down upon one, and perhaps has already seized

The full-back is a cool, experienced man. He must be a sure catch, a long kicker, and an impassable tackler. The last hope of a game rests on the successful work of the full-back in all these particulars.

When the game is called the captains toss for choice of sides or kick-off. The team having the kick-off lines up even with the ball, which is in the center of the field, and the opposing eleven lines up ten yards away. The game is begun by kicking the ball far into the opponent's territory, or a slight kick forward is given, and a player of the same side seizes the ball and starts down the field protected by a phalanx of his own men. The other side breaks through this and stops the progress of the man and ball. The opposing side may then ery "Held," and the man with the ball, or the referee, will then cry "Down," and the ball goes down at that spot. It is usually found at the bottom of a human pyramid,

waving with legs and arms. Then occurs what is known as a "scrimmage." The center rusher takes the ball and the sides line up as shown on the checker-board. Now begins the science of the game. The ball is "dead" upon a down. The center rusher puts it in play by kicking or snapping it back to the quarter-back who is not permitted to run with it. He passes it (1) to the kicking half-back, who raises it far down the field, but not so far that his rushers cannot get under it before the other side can get it and run with it; or (2) he passes it to one of the end rushers who runs with it down the side of the field till he is tackled or forced out of bounds into "touch," or (3) he passes it to the running half-back, who either (a) bucks the center, i. e., makes for an opening that the rushers make for him, or (b) runs around the end, the quarter-back and the end rusher interfering with any attack or ob-

struction from that quarter. All these plays are susceptible of an infinite variation, and each particular play is announced by a signal, either of cabalistic numbers or by particular words incorporated into a sentence. There is usually more in "67-42-11," or "Hold your man hard," than either the spectators or the opposing side

Let us suppose that the ball is now car-The laws which are most in force are not posing side has the ball, the full-back will

will be passed to him, and he will try a drop kick at the goal from the field. If he is successful in kicking the ball over the cross bar and between the posts, he will thereby score five points for his side. Or, at this point the ball will be passed to a half-back, who will buck the center or run around the end, and if he gets the ball on or over the goal line, he will score a touch-down, which counts four points. The ball is then brought out at right angles to the point where the runner crossed the goal line, and a place kick (that is, one man holds the ball while another kicks it) is tried for goal. If it goes as before, a goal from a touch-down is scored, counting six points.

If the try at goal is not successful, and the ball rolls behind the goal line, or whenever the bail is sent over the goal line by an impetus from the opposing side, the other side may touch it down and have what is called a "touch back." This counts nothing against them, but the side which impelled the ball must retire back to the twenty-five-yard line shown on the first diagram, and the other side must then kick the ball from some point between the goal line and the twenty-five-yard line.

If, while a player has the ball, no is forced back over his own goal line, or cannot make a forward play, and the ball is

"downed," there occurs a "safety touchdown." which counts two points against
the side making it. The ball is then put in
play, as after a "touch-back."

When the ball goes ont of bounds or "in
touch" it is dead, and is put in play by

throwing it at right angles to the touchline, or by bounding it in and back, as in a

If the oblong sphere is sent spinning in the air, for example by one of the kicking half-backs, and one of the opposite side catches it before it touches the ground, and "heels" it, that is, sticks his heels into the ground as he catches the back, that side has a "free kick." The opposing side lines up at the heel mark, and the side which has caught the ball retires to a convenient distance, parallel to the touch line, and then may kick the ball in any manner it chooses. This is always a pretty play.

Off-side play is the hardest thing to understand about foot-ball. It is best explained by the rule itself, which is as fol-

Rule 24—(a) A player is put off side if during a serummage he gets in front of the ball or if the ball has last been touched by his own side behind him. It is impossible for a player to be off side in his own goal. No player when off side shall touch the ball, or interrupt, or obstruct opponent with his hands or arms until again on side.

(b) A player being off side is put on side when the ball has touched an opponent or when one of his own side has run in front of him either with the ball or having touched it when behind him. (c) If a player when off side touches the ball inside the opponents' five-yard line the ball shall go as a touch-back to the opponents.

Playing off side or holding an opponent unless he has the ball are fouls, and the penalty for a foul shall give a down and the ball to the other side; or if the side making the foul has not the ball, five yards to the opponents.

If the side which has the ball does not advance it five yards forward, or does not lose twenty yards, in three successive "downs" or scrimmage plays, then the ball goes to the other side.

Such are the principal points of the game. The generalship of the captains makes mechanism of the play, and the skill and endurance of the players, the clever dodging, the fearless tackling and the desperate chances taken, give an excitement to the sport that belongs to no other. In the piping times of peace the game that develops courage and skill against odds, in a word what the college boys call "sand," is the sport that will claim popular attention.

NOTRE DAME ANNUAL RETREAT.

Also an Interesting Event in the Arrival of a Cooing Little Baby at the College.

Special to the Indianapolis Journal. NOTRE DAME, Ind., Oct. 31 .- The annual retreat of the scholastic year of '92 was begun last night. Rev. F. Van Dereiten S. J., has charge of the observances, which will last until Sunday morning. Father Van Dereiten is one of the most eloquent pulpit orators in the missionary field. and his introductory sermon was listened to with close attention. In consequence of the retreat the classes have been practically suspended and many of the professors are taking a fall outing in Chicago.

The musical and englossian societies gave an agreeable entertainment in Washington Hall Wednesday evening. The singing of the quartet, especially their topical songs, won them several encores. Among the elocutionists Messrs. O'Donneld, in "Marc Antony's Speech," and Healy, in "The Fall of Quebec," distinguished themselves. Master Jamie O'Neill, of the minims, a son of "Monte Cristo" O'Neill, captured the house by his rendition of "Sir Hubert's Last Hunt," and showed that he has inherited in a marked degree his eminent father's talents. Professor Hoynes, dean of the law department, was called to Chicago the early part of the week to attend to business connected with the university. During his absence Professors Hubbard and

Brick lectured to the senior laws. Preparations are already being made for the jubilee celebration, which will be held next commencement. The year 1892 will mark the fiftieth milestone passed in the history of Notre Dame. The university was founded in 1842, but, as it was not chartered until the succeeding year, it was decided to hold two celebrations, one next June, and the other in 1893. Brother Philip is effecting many improvements in the grounds, setting out new roads and fixing up flower gardens.

A strange and decidedly interesting event occurred last Monday, it being the advent of a hearty baby boy to this world of strife. What makes the affair strange is that the youngster has the honor of being the first baby born at Notre Dame. The parents, Mr. and Mrs. E. M. Bacca, '70, and wife, of Trinidad, Col., were on a visit here when this important addition to the family circle put in an appearance. The parents expect to leave for their home next Saturday.

George De Haven, one of the old military men and for several years the right end of the Ann Arbor eleven, visited here Thursday. De Haven, who is one of the best amateur wrestlers in the country, challenged any one of the students for a bout. but it was passed by unaccepted, though not unheeded. The foot-ball cleven has received a challenge from Ann Arbor to play them either in South Bend or on the University campus Thanksgiving day. It is very probable that it will be accepted. Purdue also wanted a game at Lafayette next Saturday, but on account of the re-treat it was impossible to play them. The eleven have been working faithfully for the past month and are now in very fair condition. If the game with Ann Arbor is arranged the team will be strengthened by at least two post grads, who are now in

A letter received this week announced the safe arrival at Port Said, India, of the Notre Dame missionaries, who left here at the beginning of September. The party is composed of Fathers Adelepagher, Longier and Bourke. All here hope that success as great as the undertaking deserves will reward their able efforts in spreading the faith in that far-off country.

The Rev. John O'Keefe, C. S. C., the worthy president of Sacred Heart College. Watertown, Wis., was a welcome visitor last Wednesday. About the same time Father Boland, C. S. C., arrived to spend a few pleasant days with his friends, Father Morissey and Brother Mar celinus.

Influenza Coming Again.

Cable Special. The dreaded influenza is again on its way westward. A few cases were reported here among recent emigrants to the continent. From one town in Silesia five hundred cases are reported. It seems to be the opinion of those best able to judge that as the winter descends the disease will again be epidemic here and in America. According to the latest theory, the deadly germ is propogated in Russian churches, in an atmosphere breathed over and over again by the dirtiest and most distressed people in Europe. If this theory is correct the visitation of the plague this winter, with the famine in Russia to aggravate it, is likely to be more severe than ever.

Rev. Plink Plunk on Donations. New York Herald.

If de membahs of dis congregashun who are so liberal in donatin' buttons to de basket, deah breddern, would only change de programme a little by droppin' in a needle an' thread once in a while, fo' de purpose ob sewin' on dose buttons, de paster would feel deeply grateful for dere thoughtful-

ACTIVITY IN SUBURBAN LOTS

Success of the Small and Easy-Payment Plan with Those Who Have Rented.

Hodge-Podge Method of Street Nomenclature -Misuse of the Term Avenue-City Lots Moving on Fall Creek.

A glance at the real-estate transfers for the past week will give the information that property is on the move. In fact, while there is no boom, this city, through past experience, being opposed to inflation and mushroom growths, the movement has been steady and the procession of buyers an ever-increasing one.

The new scheme of "a home for 50 cents cash and 50 cents a week," appears to be meeting with success. Martindale & Co. have closed out three hundred of 464 lots in Jackson Park on that plan. It is figured out that a four-room house, with woodshed, fencing, well, cistern, etc., complete, and piped for natural gas will, together with the lot, cost \$850, to pay for which on a \$500 loan, will, including payment on lot, fire insurance and taxes, cost \$1.82 a week. Of course it takes some time to pay for a house and lot in this way, but the payments are about what rent would amount to, and the purchaser has a home for his money in a few years.

Tuxedo Park lots continue to sell with considerable rapidity. Two hundred and iour of the 467 lots in this addition have thus far been sold. A number of houses are being built, which will still further stimulate sales. The streets in this addition are called avenues-a word, by the way, which, in street nomenclature, is now greatly abused-which bear the names of Garfield, Gladstone, Colorado, Euclid and Linwood. It would be well for platters of parks and additions to devise some system of street-naming that would be homogeneous-that the names might be all of a piece. If one or two streets are named after statesmen all in the addition should be so named; if after trees, or plants, or flowers, all should bear names of the same class. Floral names might be attempted, and a new addition would suggest a bouquet, with its streets of Hyacinth, Violet, Woodbine, Verbena, Sweetbrier, etc.

Spann & Co. report a favorable business, with a number of would-be investors in sight, with whom they hope to close in a few days. Like information comes from Charles E. Coffin & Co. and Charles F. Sayles & Co. J. L. Wright & Co. report business steady and good. The largest single sale they have made during the week was the property of D. D. Gillett, No. 500 North Tennessee street, to Albert Metzger, for \$6,000. A new impulse has been taken by investors toward the head of the College-avenue electric line. Lots are now selling clear up to the margin of Fall creek. One such lot, 63 by 180, sold for \$1,450, and another, 93 by 180, for \$2,000, the past week. These prices are already considered to have been too low, and that the buyers have a bargain. In Nordyke & Hollowell's addition, which lies above Seventeenth street, on College avenue, and a short time ago was considered a long way from civilization, four good houses, worth \$4,000 each, are now going up. Recently there has been considerable in-

quiry as to Brightwood lots, which are larger than in many of the additions, being 3712 feet wide by 185 deep. This is also true of North Indianapolis property, where lots may be had of fairly good size. The only thing that appears to stand in the way of a demand for property in the south-eastern part of the city is the failure of that section to secure natural gas. The success of the l'eople's gas company would add many hundreds of thousands of dollars in actual value to the property of that sec-

Building Association Notes, The Provident Saving, Loan and Investment Association is prepared to make one loan of about \$1,000. The office is at 32 East Market street.

Secretary Dynes, of the Equitable, has copyrighted a new stock register, which is pronounced by experts to be a vast improvement over the old stock-book. The Progress association has just closed its most successful building season. The

demand for loans, however, gives promise of continuing throughout the winter There is room for the organization of a brisk modern building association in the West Washington-street and Indianola neighborhood, there being but few societies

in that part of the city. The Cottage Building and Loan Associa-tion is doing an excellent and steadily growing business. Its shares are largely placed in the eastern part of the city, although it has loans in all neighborhoods. The Illinois and Seventh-street association as usual is loaned up to high-water mark. This popular society has succeeded in keeping all its funds out the past summer, and could have doubled its list of loans

had the money been obtainable. The Monument association has closed two loans during the past week and has requests for several more. The business of this association is increasing steadily under the liberal plan pursued in allowing members to repay loans on very long time.

The Thorpe-block association bas made six loans during the last few days, averaging \$900 each. Three loans additional are under consideration. The association has \$5,000 in ready cash to put into first-class leans. The office is with McGilliard & Dark, in the Thorpe Block.

The Building and Loan Life Insurance Association organized as an adjunct to the various building societies of the city is doing an excellent business. Its scope is to guarantee the payment of the mortgage indebtedness upon a member's property, or the payment of his shares to termination in case of death.

Howard Kimball, secretary of the Ætna association, is back at his desk, after a prolonged siege with typhoid fever. During his enforced absence the affairs of the society were looked after by the other directors and constant accessions made to the membership list. At present there is a small sum on hand to be loaned, owing toseveral loans having been unexpectedly re-

The East Washington-street association still enjoys the unique distinction of being the only society in the city charging no premium on loans. Several months ago the experiment of making loans at simple 6 per cent, interest was tried and found to be so popular that it is still in vague. The only effect will be to make the termination of the series more distant than if a premium were charged.

The North-side association is constantly increasing its membership and at the same time enlarging its list of loans. Money has been in great demand among the members during the building season just closing, and an unprecedented number of loans made. The northern extension of the elec-tric lines has made business exceedingly brisk with all the North-end societies on account of the many new houses built the past season in that section.

Secretary Chas. Holloway, of the Indiana Savings and Investment Company, feels very sanguine of the success of the nickel savings stamp scheme introduced the past week by his association. Stamps of the value of five cents each have been placed at numerous business houses in all parts of the city. Cards are provided upon which the stamps are placed when purchased. Twenty stamps fill the card, which may be presented at the main office of the association and exchanged for a pass-book con-taining receipt for one dollar. As often as a card is thus surrendered credit is im-medialy given. Wherever tried the plan has proved immensely popular, usually doubling the business of a society in a comparatively short time. During the first week of the work a large number of stamps have been sold, largely to persons who as a class are not association members. Many of the cards have been redeemed already at the office of the society.

The Equitable association has just closed its books for the semi-annual audit, and reports the most prosperous six months of business ever experienced. During the period a net gain of 778 new shares was made, making a total of 3,798 active shares in force. This puts the society among the foremost in the city and State in membership. Sixty-three new loans were perfected during the same time, giving a total of her deft tingers.

202LOTSSOLD

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The state of the s

CERYSANTHEMUM SHOW. CARPETS, RUGS OR ANYTHING IN THE household line sold on easy payments or cash at 13 Massachusetts avenue. FOR TRADE-FIRST-CLASS SAFETY BICY-cle for horse or pony and buggy. MILLS & SMALL, 2412 East Washington street.

TELT SAILORS 35 CENTS AT WASSON'S.

THE BEST OPPORTUNITY for buying Monuments an is now offered at the assignee sale, 52 and 54 West Georgia street.

225 first-mortgage loans. The aggregate amount drawing interest approximates \$200,000. The receipts during the six months were \$96,804.83, while the disbursements reached within a few dollars of that amount. A semi-annual dividend of 7 per cent. has been declared, with a surplus of \$988 to be carried over to the next dividend. The demand for loans has been so great that the society has borrowed \$15,000 temporarily. Of this amount \$5,500 has been repaid. The weekly collections amount to about two thousand dollars, and are constantly increasing in volume.

Which is the largest purely local association in the city is a question that is often asked and seldom answered. There are half a dozen societies doing a local business whose collections run into the thousands of dollars, among them being the Equitable, Ætna, Indianapolis Saving and Investment Company and Star. A large number of societies collect about \$1,000 per week, and a score or more have weekly receipts of \$500. The smaller associations, of which there are a large number, collect from \$200 to \$300 each meeting night. The average association doubtless takes in \$400 per week. Upon a basis of 130 local associations this gives a total weekly collection of \$52,000, and an annual gathering in of the enormous sum of \$2,704,000. Every cent of this sum is kept in constant circulation, it being the purpose of all associations to put out funds as rapidly as collected. Two thousand seven hundred houses, costing \$1,000 each, can be built annually out of the collections of the societies, giving employment to hundreds of mechanics and artisans and making trade for material men of all kinds. It is safe to say that 75 per cent. of the amount annually paid into the coffers of the saving societies and permanently saved to the members would be frittered away or spent in rent were it not for the associations and the habits of thrift inculcated. Practical social reformers would do well to organize building associations as a basis for instilling ideas of self-help and temperance. It is a noteworthy fact that the member of a building association is almost universally temperate, frugal and consequently prosperous. Wherever societies have been introduced the liquor interests have suffered. Money that formerly went for beer now goes into the saving association. A man cannot pay for a home and spend his income for drink, and the effect has been everywhere to cut down substantially the profits of the saloon business.

MILLIONS IN BARBED WIRE.

The Humble Way in Which Inventor Ellwood Began His Great Fortune. Augusta Chronicle.

The saddest thing I saw in a journey to the West was the old-fashioned rail fence in Pennsylvania, Ohio, eastern Indiana and southern Michigan. How cruel of fate not to permit the wire fence to be invented two hundred years before it was. Probably enough labor and timber have been wasted in the building of the old "worm" fences in the past to pay off fifty naional debis like ours. almost weep to think of the backs that have been broken, of the hands worn out, the energies sapped, the boys kept from school-in felling trees, splitting logs, driving posts, laying rails for those thou-sands of miles of rail fence! When our Western farmer wants a fence now he buys a few posts and a lot of barbed wire. Three men can put up half a mile of fence in a day. A rod of fence costs completelabor, posts and all-25 cents. A mile of fence costs \$80. If the farmer had plenty of growing timber of his own, he could not hire a man to cut out the posts alone for that money, to say nothing of the rails.
"Did you ever hear how Ellwood, the barbed-wire man, of DeKalb, Ill., made his money?" asked one of my train acquaintances. "Well, you see, twelve or fifteen years ago he was making a little wire in his blacksmith shop, putting the barbs on with a pair of pinchers. One day a couple of young men stepped into his shop to get ont of the rain, and as they thought the wire looked like a good thing they asked Ellwood to send them out on the road selling it. After a week's trip they came in and compared notes. Both found the wire a great hit; everybody wanted it. But they were pretty shrewd boys, and they fixed it up between them to fool Ellwood. When he asked how business was they showed him a few orders and shook their heads dubiously. 'Not much in it.' 'Bet-ter try again,' said Ellwood. 'Well, if you'll give us a five years' contract on Missouri, southern Iowa, Arkansas and Texas, we'll go out and see what we can do. "Ellwood agreed, and one of the young

men started for Texas. In a week he sent an order for a car-load of wire. Ellwood was astonished. It would take him a month to make a car-load. He carried the letter over to his bank. "Must be some mistake,' he said. 'No.' said the banker, 'it's plain. He wants a car-load.' 'Impossible,' replied Ellwood, 'I'll telegraph him.' The reply came: 'Yes, a car-load, but make it three car-loads. Ship quick.' Again Ellwood went to his banker. He was puzzled. It seemed like a hoax to him that any one should want three car-loads of wire. Preposterous! The banker convinced him the order was genuine. 'Mr. Banker,' said Ellwood, 'I'm a poor man. I am worth two or three thousand dollars. How much can I draw on this bank for on my reputa-tion and on my prospects? 'Fifteen hun-dred dollars.' 'Good. Give me \$500 now.' In an hour Ellwood was on his way to Chicago. In two weeks be was making barbedwire by machinery. In ten years he was worth \$14,000,000."

How to Clean Lace. New York Sun.

Here is a recipe for cleaning delicate laces which an old lace-maker who has woven many a gossamer web for the great connoisseur and lover of laces, Mme. Modjeska, gave to her pupil and patron: Spread the lace out on paper, cover with calcined mag-nesia, place another paper over it and put it away between the leaves of a book for two or three days. Then all it needs is a skillful little shake to scatter the powder. and its delicate threads are as fresh and clean as when first woven. Mme. Modjeska is quite an adept at the art of lace-making. and fashions many dainty patterns with

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NIEW LIFE INSURANCE OFFICE, LANG & Shaw, the well-known real-estate agents, at 34 North Delaware street, have taken the agency for the western half of the State of Indiana for the Mutual Benefit Life Association of America. with main State office located as stated above. The Life Association of America is a pure mutual life insurance company, organized in New York city, in April, 1882, but the system of insurance adopted has been in existence for more than two hundred years. But this company is the pioneer of the system in America. The organization was made by some of the leading business men of New York city and State, and from other States, and is a national company in every sense of the word, with a simple and most per-fect system, intended to give life insurance at the lowest possible cost consistent with the greatest possible security, that will at the same time guarantee perpetuity. The plan has been very successful, with over \$40,000,000 worth of usurance written, with amount of cash assets held in reserve, over \$150,000, and amount paid to liabilities over \$450,000. Policies of insurance issued direct from the home office in New York city, only, on applica-tion accompanied by a thorough medical examination by an authorized medical examiner. Many of the leading men of the Nation, who have made life insurance a study, indorse the plan of this company as the cheapest and safest mode of carrying large or small policies now before the public. Parties interested are respectfully requested to investigate the system. Application for printed information by mail will receive prompt attention Local agents wanted in every county west of Marion and a line drawn from the east side of St. Joseph and Clark counties in the State. For information apply in person or by mail to LANG & SHAW,

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BUILDING AND LOAN ASSOCIATIONS HRYSANTHEMUM SHOW.

TOTICE TO STOCKHOLDERS OF THE STAR N Saying and Loan Association. There will be a meeting Nov. 11, 1891, from 7 to 9 p. m., to vote upon certain amendments of the by-laws as petitioned for and submitted at a meeting held Oct. 28, 1891. H. M. HADLEY, President.

H. H. FAY, Secretary. DO YOU KNOW THAT NICKLES WILL grow? They will if they are planted right. Buy the nickle savings stamps of the Indiana Savings and Investment Company. You can get circulars explaining the plan and buy stamps in your own neighborhood, or at the company's office, 90 East Market street. Watch for our

BUILDING AND LOAN-BIG FOUR BUILD ing Association has four plans. The difference lies in the length of time necessary to yay out. 60 monthly payments, \$20 each. builds \$1,000 house, 96 monthly payments, \$13.34 each, builds \$1,000 house; 40 loans made since March, at a cost of \$30,000. Hon. Miles M. Reynold, president; J. Wesley Smith, (capitalist) treasurer. A few good agents wanted. JOHN BURNAS, Sec'y, Office 77½ East Marketst.

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WANTED-YOUNG MAN (OF THIS CITY), with technical knowledge, and experienced in management of men and business, wants en.age ment, or may invest small capital, with view to es-tablish permanently. No schemes. Responsible parties only need apply. Address YOUNG MAN, Indianapolis Journal.

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